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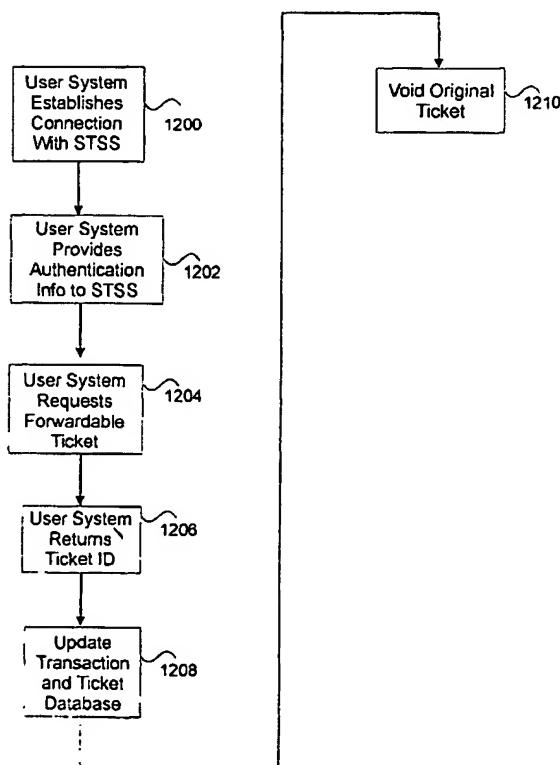
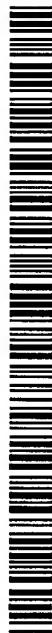
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(54) Title: METHOD AND APPARATUS FOR MANAGING ONE OR MORE VALUE BEARING INSTRUMENTS



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(57) Abstract: A computer-implemented system provides secure distribution of value-bearing instruments, such as coupons, tickets, gift certificates, money orders and traveler's checks. The distribution system involves three parties which are the consumer of the instrument, the supplier of the instrument and a security party which is referred to as a secure transaction service. The consumer registers with the secure transaction service for identity verification either before or after a transaction is initiated with the supplier of products or services. Verification of the consumer's identity can be established at any required level. In one aspect of the system, the supplier provides the consumer with a confirmation token which the consumer must then provide to the secure transaction service together with identification information of the consumer, so that only the valid consumer can complete the transaction. By use of the confirmation token, the secure transaction service can obtain information, through either data pulling or pushing, from the product or service supplier. In certain cases, the secure transaction service generates the required product in an electronic form and securely transmits it to the validated consumer. Digital signatures can be used throughout the process to assure the integrity of the data and the identity of the sender. Other aspects of the system include methods for reissuing, exchanging and forwarding value bearing instruments for original and third party users.



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WPI Data, EPO-Internal

C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
Y	US 5 903 880 A (P.C. BIFFAR) 11 May 1999 (1999-05-11) abstract; claims; figures column 3, line 14 -column 5, line 24 column 8, line 42 -column 9, line 54 column 17, line 1 -column 19, line 13 ---	1-5,8-13
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C.(Continuation) DOCUMENTS CONSIDERED TO BE RELEVANT

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